Certificate Number: 17082-PAM-DE-028973255

Bankruptcy Case Number: 11-04025



## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on March 24, 2017, at 9:34 o'clock AM MST, REGIS B BINGHAM completed a course on personal financial management given by internet by Summit Financial Education, Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: March 24, 2017 By: /s/Orsolya K Lazar

Name: Orsolya K Lazar

Title: Executive Director